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Bin Laden: His Future and Ours

<u>by</u>

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The tragic events of 11 September, compounded by the Anthrax attacks, have profoundly affected us all. It was our country's first experience with catastrophic terrorism, and the full impact of the attacks has yet to be fully appreciated.

Most of us are wondering whether the events of 11 September are likely to be repeated and, if so, in what form, against what targets and using what weapons. What I want to do is to share with you, as a basis for discussion is what I believe may be coming down the pike and why.

The first question most are asking is "Will Bin Laden attack us again?" If any of you have any doubts concerning Bin Laden's resolve or his targets or believe that the threat has been hyped, let me read a portion from Bin Laden's February 1998 fatwa issued under the name of the World Islamic Front against Jews and Crusaders:

"In compliance with God's order, we issue the following fatwa to all Muslims:

"The ruling is to kill the Americans and their allies-civilians and military. It is the duty of every Muslim who
can do it in any country in which it is possible to do it, in
order to liberate the al-Aqsa Mosque and the holy mosque
in Mecca from their grip....

"We--with God's help--call on every Muslim who believes in God and wishes to be rewarded to comply with God's order to kill the Americans and plunder their money wherever and whenever they find it."

This is a man who harbors an implacable hatred of who we are and what we stand for. Bin Laden sees us as the Great Satan, and believes he is engaged in struggle of biblical proportions with a country and culture bent on the corruption and ultimate destruction of Islam. His goal is much more ambitious than driving us out of Saudi Arabia, or driving us out of the Middle East. His goal is the complete and utter destruction of the United States of America.

Bin Laden has proven himself to be a ruthless and clever adversary. He is an innovative thinker. Some suspect he may have used his foreknowledge of the 11 September attacks to reap significant financial rewards on the futures market.

Bin Laden thinks strategically. I am convinced one of the reasons he wanted to inflict mass casualties on 11 September was not only to punish us, to humiliate us, and to demonstrate his global reach--but to provoke a massive, unfocused, knee-jerk conventional military response that would have resulted in the deaths of hundreds of innocents and inflamed the Arab street, putting at risk our security interests in much of the Muslim world.

His strategic goal, I believe, is to change the paradigm and recast the scope and nature of the struggle from the US vs. Bin Laden to the US vs. the Muslim world—a world comprised of more than one billion adherents.

Recent polling data suggests he has largely been successful. The vast majority of Muslims in the Middle East do not believe the 9/11 attack was carried by Bin Laden, much less by Muslims.

Most believe that the Jews were behind it and were forewarned. They assert that some 4,000 Jewish workers stayed home on that fateful day and, thereby, escaped the carnage.

They decry the War Against Terrorism as an imperialist plot to reoccupy Muslim lands--the 9/11 attack being used as a pretext for Crusader ambitions. After all, didn't President Bush describe his War on Terrorism as a "Crusade?" Incendiary broadcasts serve to reinforce their suspicions and feed their paranoia. And bin Laden has adopted the Palestinian cause as his own which has broadened his appeal throughout the Arab World to include those of even a secular bent. Why wouldn't Bin Laden be back?

I remember the comments of a man who had met Bin Laden and spent some time with the Taliban. He stated that these are men who are not afraid of death. You look into their eyes and you realize that these are men who know how to die."

What kind of attacks will we likely see? Since his early pronouncements, Bin Laden has increasingly focused on the American economy. Recall his 1998 fatwa.

"We--with God's help--call on every Muslim who believes in God and wishes to be rewarded to comply with God's order to kill the Americans and plunder their money wherever and whenever they find it."

In the 27 December 2001 tape broadcast by Al Jazeera Bin Laden stated:

"If their economy ends they will busy themselves away from the enslavement of oppressed people...It is important to concentrate on the destruction of the American economy."

Later in the tape he continued:

"These blessed attacks have caused by their own admission to markets in New York and elsewhere, more than a trillion dollar loss with the help of God Almighty."

He further stated:

"I stress the importance of carrying on Jihad against America militarily and economically. America is in decline...the economic drain is continuing but more strikes are required and the youths must strike key sectors of the American economy."

In reference to the skyjackers he said,

"I hope God will receive them, those who have shaken the foundation of America and have struck the American economy in its core and have struck the biggest military might in its heart with the help of God Almighty."

I think there can be little doubt that Bin Laden's immediate target has been the American economy and, more specifically, New York City. The scope of the success of the 9/11 attacks probably exceeded his wildest dreams and whet his appetite and that of his followers.

If nothing else, Bin Laden is a man of conviction and uncommon resolve. For these and other reasons, I believe he again will target the American economy and, most probably, New York City. Remember that Bin Laden's 1993 attack on the World Trade Center, although causing extensive damage was, in his

eyes, at best a mixed bag. Only six deaths resulted and the Trade Center Complex was left standing and rebuilt.

Some eight years later, on 11 September, Bin Laden returned to finish the job, but the economy despite setbacks remains strong. His task is far from complete.

I believe Bin Laden is obsessed with New York both as a target and a symbol. It is a symbol of American wealth and greatness and, in his eyes, a symbol of American corruption and evil. New York City is the financial capital of the world. It is home to two stock exchanges, headquarters of major banking and financial institutions, and home of the New York Federal Reserve. New York is also the home of the largest Jewish community in the United States and, as we all know, Bin Laden has a special place in his heart for the Jews.

I think Bin Laden will be back and, although he may seek mass casualties, his real target has been and will continue to be the American economy. He has seen the Stock Market's wild gyrations as a consequence of the 11 September attacks and the damage to the economy that resulted.

He knows how economic catastrophe can rend a nation, and turn a people against its government. Economic meltdown is divisive. As one cynic put it, "You can kill a thousand and the American people will soon forget; just don't mess with their 401k's."

Particularly chilling were the efforts of Bin Laden operatives to obtain licenses to transport hazardous waste, which could include lethal chemicals and radiological materiel. Many of the trucks used in such operations carry huge payloads. Some officials have suggested that Bin Laden's men planned to crash the trucks into the target and, thereby, contaminate the target and the surrounding area. However, I suspect their planning may have been somewhat more sophisticated, perhaps configuring the vehicles brimming with hazardous waste as truck bombs. If this were the case, the explosion would not only take out the immediate target but also disseminate lethal cargo far and wide.

I could see Bin Laden returning again to Manhattan to tie up loose ends--perhaps to the Wall Street area with the Stock Exchange as the primary target, his intent being to turn it and the New York's financial district into the nation's most expensive hazardous waste site.

Bin Laden operatives could increase the payoff by constructing a Radioactive Dispersal Device or RDD. This is not a nuclear bomb, but uses radiological material to contaminate large areas. Construction is relatively simple. Radiological material is placed around a core of high explosives and then detonated. This could be material such as Cobalt-60, Iodine 131 or Cesium-137. Such material may be stolen from hospitals, industrial sites or university research centers.

As we noted in our DoD 1994 study, *Terror-2000*, if a large RDD were detonated in New York's financial district a significant area could be contaminated and rendered uninhabitable for years to come. The radioactive dust would permeate surrounding buildings and contaminate air conditioning systems, floor and wall coverings, furniture, computers and servers. Depending on the substance used, it could bond with the concrete and cement, making decontamination without site destruction a virtual impossibility. The impact on world financial markets would be immediate and potentially catastrophic.

The most devastating effects, however, would be to public confidence and the resultant fear and panic such an attack would

generate. How many workers would return to their offices in the financial district even if the authorities declared them decontaminated and safe? How many would return the next day? How many would return the next week?

Bin Laden's aim would not only be to close down Wall Street and impact the world economy but, perhaps even more importantly, to try to turn the rage and frustration of the American people against the government for failing once more to protect them. I don't know how successful Bin Laden would be, but I can guarantee the conspiracy theorists of talk radio and the INTERNET would have a field day, and their poison would have a terribly corrosive effect on public morale and societal cohesion.

And if a Radiological Dispersion Device were beyond the capabilities of his sleeper cells, they could always steal a propane truck or cargo and light it off once they were on target. For the more ambitious, use of such propane truck bombs in the handful of tunnels and bridges that connect Manhattan would effectively isolate the island and foster, I am convinced, panic and mass civil disorder. If there is any doubt as to the tenuous nature of the transportation links that connects Manhattan simply observe these routes during a normal rush hour. (Among New Yorkers

the Long Island Express Way is affectionately known as the world's longest parking lot.) This type of tactic can be called Low Tech/High Impact.

On 9/11 we experienced a form of Low Tech/High Impact attack when terrorists using nothing more technologically sophisticated than box cutters flew passenger aircraft into trophy targets in New York City and Washington, DC.

Another simple yet effective way to damage the economy would be for al Qaeda suicide bombers to undertake martyrdom missions at two or three of this country's major shopping malls-particularly during the Christmas shopping season. As we are aware, retailers depend on the period between Thanksgiving and New Years for as much as 70 percent of their annual sales. How many Americans would frequent malls after such an attack? What would be the effect on the economy?

In addition, to CBRN and suicide attack, there are other tactics that could be terribly disruptive and further exacerbate panic and loss of confidence. A campaign of selective assassination could be employed that would target pillars of the economy such

as Alan Greenspan, David Rockefeller, as well as CEOs of select Fortune 500 companies.

Lucrative targets would also be the office workers that keep such firms running. What would be the effect on work place morale, production and absenteeism if workers were randomly shot in their company's parking lot? A campaign of seemingly random assassination directed against the business, and banking and finance workforce could be incredibly disruptive and have a corrosive effect on the political and economic fabric of the country.

If there is any doubt, we should remember the economic and psychological impact on Washington, DC and the surrounding area that resulted from the recent sniper attacks. These included absenteeism, a sharp reduction in tourism on which the region is highly dependent, and a pervasive sense of anxiety and a mounting loss of confidence in the government's ability to preserve and protect.

I would just like to leave you with a few closing thoughts. Terrorism must not be confused with war. Terrorism is but a tactic, and one does not declare war against a tactic. Wars, moreover, have a

defined beginning and end. This conflict could well continue interminably. In war, there is a readily identifiable enemy. In this conflict our enemy wears no distinguishing uniform or insignia. In war there are battlefields and front lines. In this struggle, there are no front lines. In this struggle, the enemy is indistinguishable from friend or neighbor. He lives among us. The enemy is within the gates.

At times, this conflict will be bloody and at other times subthreshold—hardly perceptible. It will be fought in many arenas of conflict: economic, political, psychosocial and, to a lesser extent, military. As a matter of fact in most cases use of conventional military forces will be our least effective instrument of national power and, in many cases, well could prove counterproductive.

What we are engaged in is not war in any conventional sense but, rather, what might more accurately be called *Protracted Conflict*. Our adversaries view this protracted conflict as a continuation of their campaign against the Crusaders--now epitomized and led by the United States. They take the long view which, I believe, is the perspective we need to adopt. This truly is a culture clash of unprecedented magnitude.

This is not a conflict that can be won with bombs, guns and technology. This, primarily, is a war of ideologies and belief systems. It is a most dangerous form of conflict because our adversaries are motivated by unquestioned religious tenets that have the demonstrated ability to motivate men to suicide attacks and unspeakable cruelties. And now, these same men most probably have improvised Weapons of Mass Destruction.

Fighting terrorism is not a game for an impatient people. One must carefully think through second and third order consequences of any move. It's a bit like three-dimensional chess. Good intelligence, political will, imagination, an educated and engaged public, uncommon courage, and disciplined restraint are necessary. The way we choose to prosecute this endeavor will largely determine the winners, the losers, and the price paid by each.

Thank you.